

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/603,110

Customer No.: 22927

Attorney Docket No.: 03-044

Date Filed: June 24, 2003

Title: SYSTEM AND METHOD FOR FACILITATING
ACCOUNT-BASED TRANSACTIONS

Applicants: Walker *et al.*

Confirmation No.: 1674

Group Art Unit: 4178

Examiner: EL-ZOOBI, Maria

**RESPONSE and AMENDMENT
to the Non-final Office Action mailed November 29, 2007**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Non-final Office Action mailed November 29, 2007 (Paper No. / Mail Date 20071012), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.